

Information to identify the case:

Debtor 1	Raymond George Micharski	Social Security number or ITIN	xxx-xx-3813
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Rosemarie Micharski	Social Security number or ITIN	xxx-xx-8690
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court	District of New Jersey		
Case number:	11-34234-MBK		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Raymond George Micharski

Rosemarie Micharski

11/7/16

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Raymond George Micharski
 Rosemarie Micharski
 Debtors

Case No. 11-34234-MBK
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 3180W

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 Total Noticed: 48

Date Rcvd: Nov 07, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 09, 2016.

db/jdb +Raymond George Micharski, Rosemarie Micharski, 39 Andover Way, Hamilton, NJ 08610-1201
 cr +Capital One, POB 740933, Dallas, TX 75374-0933
 512274271 +American Express, Attn: Firstsource Advantage, 205 Bryant Woods South,
 Amherst, NY 14228-3609
 512274277 +Barclaycard US, Attn: Nationwide Credit, Inc., 1150 E University Dr 1st Fl,
 Tempe, AZ 85281-8674
 512274285 +CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
 (address filed with court: Home Depot Credit Services, Processing Center,
 Des Moines, IA 50364-0500)
 512338050 +Capital One, N.A., c/o Creditors Bankruptcy Service, P.O. Box 740933,
 Dallas, TX 75374-0933
 512274279 Chase Card Services, Attn: Creditors Interchange, 80 Holtz Drive, Buffalo, NY 14225-1470
 512274282 +DFS Services, Attn: Capital Management Serv., 726 Exchange St Ste 700,
 Buffalo, NY 14210-1464
 512274283 +Discover, Attention: CBCS, PO Box 163250, Columbus, OH 43216-3250
 512274284 +Disney Vacation Development, 1390 Celebration Boulevard, Celebration, FL 34747-5166
 512274291 Raymour and Flanigan Furniture, PO BOX 130, Liverpool, NY 13088-0130
 512503759 +STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Department of Treasury,
 Division of Taxation, PO Box 245, Trenton, New Jersey 08695-0245)
 512274294 State of NJ Div of Taxation, Revenue Processing Center, PO Box 244,
 Trenton, NJ 08646-0244

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 08 2016 00:06:29 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 08 2016 00:06:27 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 512349886 EDI: HNDA.COM Nov 07 2016 23:38:00 American Honda Finance Corporation,
 National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
 512274272 EDI: HNDA.COM Nov 07 2016 23:38:00 American Honda Finance, PO BOX 7829,
 Philadelphia, PA 19101-7829
 512378695 EDI: BECKLEE.COM Nov 07 2016 23:38:00 American Express Centurion Bank,
 c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
 512287530 EDI: BANKAMER2.COM Nov 07 2016 23:38:00 FIA CARD SERVICES, N.A., PO Box 15102,
 Wilmington, DE 19886-5102
 512274274 EDI: BANKAMER.COM Nov 07 2016 23:38:00 Bank of America, P.O. Box 15026,
 Wilmington, DE 19850-5026
 512274276 EDI: BANKAMER.COM Nov 07 2016 23:38:00 Bank of America, PO BOX 15222,
 Wilmington, DE 19886-5222
 512274275 +EDI: BANKAMER.COM Nov 07 2016 23:38:00 Bank of America, PO BOX 45224,
 Jacksonville, FL 32232-5224
 512339669 +EDI: BANKAMER.COM Nov 07 2016 23:38:00 Bank of America, N.A., P. O. Box 26012,
 NC4-105-03-14, Greensboro, NC 27420-6012
 512343100 +EDI: OPHSUBSID.COM Nov 07 2016 23:38:00 CANDICA, LLC, C O WEINSTEIN AND RILEY, PS,
 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 512274281 E-mail/Text: bankruptcy@cunj.org Nov 08 2016 00:06:14 Credit Union of NJ, PO BOX 7921,
 Trenton, NJ 08628
 512274278 EDI: CAPITALONE.COM Nov 07 2016 23:38:00 Capital One, PO BOX 85167,
 Richmond, VA 23285-5167
 512371134 EDI: CHASE.COM Nov 07 2016 23:38:00 Chase Bank USA, N.A., PO Box 15145,
 Wilmington, DE 19850-5145
 512274280 EDI: CHASE.COM Nov 07 2016 23:38:00 Chase Cardmember Services, PO BOX 15298,
 Wilmington, DE 19850-5298
 512301189 +EDI: TSYS2.COM Nov 07 2016 23:38:00 Department Stores National Bank/Macys,
 Bankruptcy Processing, PO Box 8053, Mason, OH 45040-8053
 512294939 EDI: DISCOVER.COM Nov 07 2016 23:38:00 Discover Bank, Discover Products Inc.,
 PO Box 3025, New Albany, OH 43054-3025
 512540555 EDI: RMSC.COM Nov 07 2016 23:38:00 GE Capital Retail Bank, Attn: Bankruptcy Department,
 PO Box 960061, Orlando FL 32896-0661
 512274286 EDI: IRS.COM Nov 07 2016 23:38:00 Internal Revenue Service, P.O. Box 7346,
 Philadelphia, PA 19101-7346
 514123327 EDI: JEFFERSONCAP.COM Nov 07 2016 23:38:00 JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999,
 ST CLOUD MN 56302
 514123328 EDI: JEFFERSONCAP.COM Nov 07 2016 23:38:00 JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999,
 ST CLOUD MN 56302, JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, ST CLOUD MN 56302
 512274287 EDI: CBSKOHL'S.COM Nov 07 2016 23:38:00 Kohl's, PO BOX 3043, Milwaukee, WI 53201-3043
 512385914 +EDI: OPHSUBSID.COM Nov 07 2016 23:38:00 LINDIA LLC, C O WEINSTEIN AND RILEY, PS,
 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 512274288 EDI: RMSC.COM Nov 07 2016 23:38:00 Lord and Taylor/GEMB, PO BOX 981433,
 El Paso, TX 79998-1433

District/off: 0312-3

User: admin
Form ID: 3180W

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Total Noticed: 48

Date Rcvd: Nov 07, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

512274289 +EDI: TSYS2.COM Nov 07 2016 23:38:00 Macy's, Bankruptcy Processing, P.O. Box 8053,
Mason, OH 45040-8053
512720551 EDI: PRA.COM Nov 07 2016 23:38:00 Portfolio Recovery Associates, PO BOX 41067,
Norfolk VA 23451
512445954 EDI: PRA.COM Nov 07 2016 23:38:00 Portfolio Recovery Associates, LLC, c/o Lord & Taylor,
POB 41067, Norfolk VA 23541
512559658 EDI: PRA.COM Nov 07 2016 23:38:00 Portfolio Recovery Associates, LLC,
c/o M-shell Consumer, POB 41067, Norfolk VA 23541
512445952 EDI: PRA.COM Nov 07 2016 23:38:00 Portfolio Recovery Associates, LLC, c/o Qvc Receivables,
POB 41067, Norfolk VA 23541
512523398 EDI: PRA.COM Nov 07 2016 23:38:00 Portfolio Recovery Associates, LLC,
c/o Sears Gold Mastercard, POB 41067, Norfolk VA 23541
512467635 EDI: PRA.COM Nov 07 2016 23:38:00 Portfolio Recovery Associates, LLC, c/o Thd,
POB 41067, Norfolk VA 23541
512274290 EDI: RMSC.COM Nov 07 2016 23:38:00 QCARD/GEMB, PO BOX 981462, El Paso, TX 79998-1462
512306682 EDI: RECOVERYCORP.COM Nov 07 2016 23:38:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
512274292 EDI: SEARS.COM Nov 07 2016 23:38:00 Sears Mastercard, PO BOX 183082,
Columbus, OH 43218-3082
512274293 EDI: TSYS2.COM Nov 07 2016 23:38:00 Spirit Card Services, PO BOX 8802,
Wilmington, DE 19899-8802

TOTAL: 35

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

512274273* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
(address filed with court: American Honda Finance Corp., PO BOX 7829,
Philadelphia, PA 19101-7829)
512922090* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, POB 41067,
NORFOLK, VA 23541)

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 09, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 7, 2016 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor BANK OF AMERICA N.A. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Lawrence A Fox on behalf of Joint Debtor Rosemarie Micharski lafoxlaw@aol.com
Lawrence A Fox on behalf of Debtor Raymond George Micharski lafoxlaw@aol.com
R. A. Lebron on behalf of Creditor BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME
LOANS SERVICING, LP AKA COUNTRYWIDE HOME LOANS SERVICING LP bankruptcy@feinsuch.com

TOTAL: 5